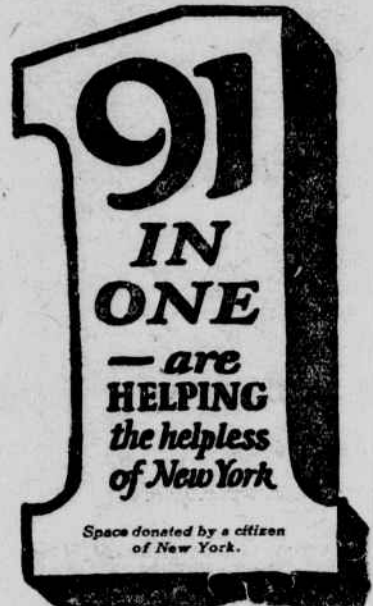




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BANKERS CONSIDER FINANCE PROBLEMS

Continued From First Page.

and the opponents of branch banking—an issue which threatens to split the national organization of bankers into hostile camps before the end of the convention.

Late in the afternoon the State bank division adopted a resolution without a dissenting vote condemning unqualifiedly branch banking as prejudicial to the best interests of the country and as tending to the excessive centralized control of capital. When R. S. Hecht, president of the division, who is president also of the Hibernia Bank and Trust Company of New Orleans, and one of the South's youngest bankers, announced the unanimous adoption of the resolution, such a volley of applause rang through the ballroom that bankers came pouring in from the lobbies to see what had happened.

The principal speakers of the afternoon were Eugene Meyer, Jr., managing director of the War Finance Corporation, whose theme was "Financing Agriculture," and Marshall Cousins, Wisconsin Commissioner of Banking, who spoke on "Practical Problems of State Banking."

Mr. Meyer urged that the keynote of our national policy should be the development of the usefulness of the Federal Reserve system to the maximum and that agricultural financing offered a great field for its development.

Mr. Cousins described country banks as powerful, indispensable links in the American financial chain, saying:

"The latest statistics showed 30,499 banks reporting to the Comptroller of the Currency and the State Banking Departments. Of the banks so reporting, 8,817 were national banks and 22,302 were banks chartered by the various States, or private institutions under supervision of the State Banking Departments."

"The total deposits carried by the State banking institutions were \$23,510,877.07, and by the national banks \$15,390,438,000. The total resources of the State banking institutions exceeded the total resources of the national banks by \$8,958,151,357.84."

"The compilation shows total resources of all banks on March 10, 1922, to have been \$48,658,955,357.84."

"The Federal Reserve system was not organized for the especial benefit of the national banks. Its purpose was to serve the country, and the State banks should feel that the system is for them as well as for the institutions chartered by the Federal Government."

The first general session of the convention, as distinguished from meetings of its sections and divisions, will take place this morning. Addresses will be made by Thomas B. McAdams, president of the association and vice-president of the Merchants National Bank of Richmond, Va., and by Thomas W. Lamont of the banking house of J. P. Morgan & Co.

The registration of 10,000 last night was said by the association officers to be 5,400 higher than the previous convention attendance record, made at Chicago in 1909, and approximately three times the average attendance for the last thirteen years, of about 3,100.



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